

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE:

FRANK SCOTT DABNEY
KATHRYN HARRELLE DABNEY

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CASE NO: 13-04227 jw

CHAPTER: 13

STATEMENT OF CHANGE

DEBTOR.

In accordance with Bankruptcy Rule 1009 and Local Rule 1009-1, the undersigned hereby amends Debtors Schedule B, J, and Statement of Financial Affairs as follows:

- 1) Amended Schedule B: Amended debtors Schedule to add debtors interest in Hawke Dump Trailer valued at \$6,500.
- 2) Amended Schedule J: Amended debtors Schedule to change debtor's expenses on line items 2c, 2d, and 8 since these expenses are duplicated in debtor's business expenses listed on line item 16.
- 3) Amended SOFA, 3: To list payments to First Federal for a business debt in the normal monthly payment amount of \$1,100.00 for the months of May, June, July 2013 for debtor's vehicle.

DATE 8/26/13

/s/ J. Steven Huggins

Signature of Attorney

J. Steven Huggins, ESQ.

Moss & Associates Attorneys, P.A.

816 Elmwood Ave. Columbia, SC 29201

(803)933-0202

7089

District Court I.D. Number

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE:

FRANK SCOTT DABNEY
KATHRYN HARRELLE DABNEY

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CASE NO: 13-04227 jw

CHAPTER: 13

DEBTOR.

CERTIFICATE OF SERVICE

THE UNDERSIGNED HEREBY CERTIFIES THAT HE/SHE PROPERLY SERVED THE FOREGOING
AMENDED SCHEDULE B, J, AND STATEMENT OF FINANCIAL AFFAIRS TO ALL CREDITORS VIA
REGULAR MAIL, POSTAGE PREPAID.

DATE 8/26/13

/s/ Roger K. Pruitt
Moss and Associates Attorneys, P.A.
816 Elmwood Avenue
Columbia, SC 29201

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE:

FRANK SCOTT DABNEY

KATHRYN HARRELLE DABNEY

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CASE NO: 13-04227 jw

CHAPTER: 13

AMENDED DECLARATION
CONCERNING DEBTOR'S
SCHEDULES

DEBTOR.

I declare that I have read the foregoing Amended Schedule B, J, and Statement of Financial Affairs and it is true and correct to the best of my knowledge, information, and belief.

DATE August 26, 2013

/s/ Frank Scott Dabney
Debtor

/s/ Kathryn Harrelle Dabney
Debtor

B6B (Official Form 6B) (12/07)

In re **Frank Scott Dabney,
Kathryn Harrelle Dabney**

Case No. **13-04227**

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		CASH ON HAND	J	75.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		BB&T: CHECKING ACCOUNT# ENDING (3561)	J	31.00
		FIRST FEDERAL: BUSINESS CHECKING ACCOUNT# (4548)	J	0.00
		WELLS FARGO: CHECKING ACCOUNT# (4455)	J	0.00
		WELLS FARGO: SAVINGS ACCOUNT# (8550)	J	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD GOODS AND OTHER APPLIANCES: COUCH, TABLES, CHAIRS, (3) TVS, DVD PLAYER, WASHER, DRYER, (3) BEDS, DRESSERS, REFRIGERATOR, STOVE, MICROWAVE, DISH WASHER, COMPUTER, PRINTER	J	3,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		BOOKS	J	300.00
6. Wearing apparel.		CLOTHING	J	600.00
7. Furs and jewelry.		JEWELRY	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.		FIREARMS: COLT 380 PISTOL, (2) SMITH AND WESSON 38 PISTOLS, SAVAGE 7MM RIFLE	J	500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
Sub-Total >				5,006.00
(Total of this page)				

4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Frank Scott Dabney,
Kathryn Harrelle Dabney**

Case No. **13-04227**

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		RETIREMENT PROGRAM: ERISA QUALIFIED SC RETIREMENT PROGRAM, FACE VALUE OF PROGRAM (\$45,000)	W	45,000.00
		RETIREMENT PROGRAM: ERISA QUALIFIED RETIREMENT PROGRAM, FACE VALUE OF PROGRAM (\$7,310)	H	7,310.00
		401(K) RETIREMENT PROGRAM: ERISA QUALIFIED 401(K) RETIREMENT PROGRAM, FACE VALUE OF PROGRAM (\$10,000)	H	10,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		STOCK: (1) SHARE OF ABBOTT LABS COMMON STOCK, VALUE OF STOCK PER SHARE AS OF JULY 25, 2013 (\$36.31), VALUE OF STOCK (\$36.31)	W	36.31
		DABNEY AND SONS LANDSCAPING: BUSINESS IS A LIMITED LIABILITY COMPANY OPERATING AS A COMMERCIAL AND RESIDENTIAL LANDSCAPING BUSINESS. THE BUSINESS WAS STARTED IN 2004 AND IS STILL IN OPERATIONS. THE BUSINESS HAS ACCOUNTS RECEIVABLE AS LISTED IN THIS SCHEDULE BUT DOES HAVE 1099 EMPLOYEES. THE BUSINESS DOES NOT HAVE INVENTORY BUT DOES HAVE TOOLS OF THE TRADE AS LISTED IN THIS SCHEDULE. VALUE OF BUSINESS (\$0.00)	J	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		ACCOUNTS RECEIVABLES: VARIOUS ACCOUNTS RECEIVABLES FROM BUSINESS. VALUE OF ACCOUNTS RECEIVABLES (\$21,929.50), DEBTOR FEELS THAT THESE ACCOUNTS RECEIVABLE ARE UNCOLLECTIBLE, VALUE OF COLLECTIBLE ACCOUNTS RECEIVABLE (\$0.00)	H	0.00

Sub-Total > **62,346.31**
(Total of this page)

Sheet 1 of 4 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Frank Scott Dabney,
Kathryn Harrelle Dabney**

Case No. **13-04227**

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		TAX REFUND: REFUND FOR TAX YEAR 2012 (\$958)	J	958.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 CHEVROLET SILVERADO 2500 TRUCK: VIN# (1GCHK23285F843843, (4) DOORS, (8) CYLINDERS, (145,000) MILES, KELLY BLUE BOOK VALUE (\$6,370)	J	6,370.00

Sub-Total > **7,328.00**
(Total of this page)

Sheet 2 of 4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Frank Scott Dabney,
Kathryn Harrelle Dabney**

Case No. **13-04227**

Debtors
SCHEDULE B - PERSONAL PROPERTY - AMENDED
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		2004 CHEVROLET TAHOE: VIN# (1GNEC13244528661), (4) DOORS, (8) CYLINDERS, (130,000) MILES, KELLY BLUE BOOK VALUE (\$6,938)	J	6,938.00
		2001 FORD F250 TRUCK: VIN# (1FDWW36P23ED15836), (4) DOORS, (8) CYLINDERS, (185,000) MILES, KELLY BLUE BOOK VALUE (\$5,791)	J	5,791.00
		2003 CHEVROLET SILVERADO 1500 TRUCK: VIN# (1GCHK232857F843843), (2) DOOR, (8) CYLINDER, (125,000) MILES, NADA VALUE (\$5,325)	J	5,325.00
		1999 TOYOTA 4RUNNER: VIN# (JT3GM84R7X0047583) (4) DOOR, (6) CYLINDER, (220,000) MILES, NADA VALUE (\$1,750)	J	1,750.00
		2003 FORD F-350 TRUCK: VIN# (1FTJW35G4REA), (2) DOOR, (8) CYLINDER, (150,000) MILES, NADA VALUE (\$3,225)	H	3,225.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		TOOLS OF THE TRADE: CATEPILLAR SKID-STEER 277-C, (3) MOWERS, (10) WEEDEATERS, (2) EDGERS, (3) BLOWERS, HEDGETRIMMERS, SHOVELS, PICKS, RAKES, AX, FORD 8000 TREE SPADE, SINGLE AXLE TRAILER	H	16,000.00
		TOOLS OF THE TRADE: HAWKE DUMP TRAILER	J	6,500.00
30. Inventory.	X			
31. Animals.		ANIMALS: YELLOW LAB	J	25.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
Sub-Total >				45,554.00
(Total of this page)				

Sheet **3** of **4** continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Frank Scott Dabney,
Kathryn Harrelle Dabney**

Case No. **13-04227**

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)
Total > **120,234.31**

Sheet **4** of **4** continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6J (Official Form 6J) (12/07)

In re **Frank Scott Dabney**
Kathryn Harrelle Dabney

Case No. **13-04227**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>2,229.63</u>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel	\$	<u>250.00</u>
b. Water and sewer	\$	<u>50.00</u>
c. Telephone	\$	<u>0.00</u>
d. Other <u>See Detailed Expense Attachment</u>	\$	<u>100.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>25.00</u>
4. Food	\$	<u>450.00</u>
5. Clothing	\$	<u>75.00</u>
6. Laundry and dry cleaning	\$	<u>45.00</u>
7. Medical and dental expenses	\$	<u>75.00</u>
8. Transportation (not including car payments)	\$	<u>100.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>50.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>125.00</u>
b. Life	\$	<u>28.10</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>0.00</u>
e. Other	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>See Detailed Expense Attachment</u>	\$	<u>160.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other	\$	<u>0.00</u>
c. Other	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>9,000.82</u>
17. Other <u>DAUGHTERS TUITION TO BLESSED SACRAMENT SCHOOL</u>	\$	<u>416.67</u>
Other <u>SONS TUITION IN CHARLESTON SOUTHERN</u>	\$	<u>1,980.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<u>15,160.22</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <u>DEBTORS DO NOT ANTICIPATE ANY CHANGES TO EXPENSES OF GREATER THAN 5% WITHIN THE NEXT YEAR.</u>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<u>16,666.21</u>
b. Average monthly expenses from Line 18 above	\$	<u>15,160.22</u>
c. Monthly net income (a. minus b.)	\$	<u>1,505.99</u>

B6J (Official Form 6J) (12/07)

In re Frank Scott Dabney
Kathryn Harrelle Dabney

Case No. 13-04227

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment

Other Utility Expenditures:

<u>CABLE</u>	<u>\$</u>	<u>60.00</u>
<u>INTERNET</u>	<u>\$</u>	<u>40.00</u>
<u>Total Other Utility Expenditures</u>	<u>\$</u>	<u>100.00</u>

Specific Tax Expenditures:

<u>AUTO PROPERTY TAXES</u>	<u>\$</u>	<u>60.00</u>
<u>REAL PROPERTY TAXES</u>	<u>\$</u>	<u>100.00</u>
<u>Total Tax Expenditures</u>	<u>\$</u>	<u>160.00</u>

B7 (Official Form 7) (04/13)

**United States Bankruptcy Court
District of South Carolina**

In re **Frank Scott Dabney
Kathryn Harrelle Dabney**

Debtor(s)

Case No. **13-04227**

Chapter **13**

STATEMENT OF FINANCIAL AFFAIRS - AMENDED

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$92,874.34	YEAR TO DATE (HUSBAND): CITY OF CHARLESTON/DABNEY AND SONS LANDSCAPING (GROSS \$79,270.31 - EXPENSES \$36,818.76 = NET \$42,451.55)
\$357,769.00	2012 (HUSBAND): CITY OF CHARLESTON/DABNEY AND SONS LANDSCAPING (GROSS \$330,793 - EXPENSES \$296,739 = NET \$34,054)
\$368,610.00	2011 (HUSBAND): CITY OF CHARLESTON/DABNEY AND SONS LANDSCAPING (GROSS \$338,610 - EXPENSES \$291,796 = NET \$46,814)
\$17,816.90	YEAR TO DATE (WIFE): BLESSED SACRAMENT SCHOOL
\$41,422.00	2012 (WIFE): BLESSED SACRAMENT SCHOOL
\$40,000.00	2011 (WIFE): BLESSED SACRAMENT SCHOOL

B7 (Official Form 7) (04/13)

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2. Income other than from employment or operation of business

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	YEAR TO DATE (HUSBAND): N/A
\$13,402.00	2012 (HUSBAND): RETIREMENT
\$0.00	2011 (HUSBAND): N/A
\$0.00	YEAR TO DATE (WIFE): N/A
\$0.00	2012 (WIFE): N/A
\$0.00	2011 (WIFE): N/A

3. Payments to creditors

None

☐

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
FIRST FEDERAL PO BOX 118068 Charleston, SC 29423	APRIL 2013	\$21,000.00	\$0.00
FIRST FEDERAL PO BOX 118068 Charleston, SC 29423	JULY 2013	\$1,100.00	\$8,800.00
FIRST FEDERAL PO BOX 118068 Charleston, SC 29423	JUNE 2013	\$1,100.00	\$8,800.00
FIRST FEDERAL PO BOX 118068 Charleston, SC 29423	MAY 2013	\$1,100.00	\$8,800.00

None

☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	-----------------------

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

3

- None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
BANK OF AMERICA V FRANK DABNEY AND KATHRYN DABNEY 2012-CP-10-05859	Foreclosure	STATE OF SOUTH CAROLINA, COUNTY OF CHARLESTON	Pending

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
PERSON OR ORGANIZATION

RELATIONSHIP TO
DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND
VALUE OF GIFT

8. Losses

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF
LOSS WAS COVERED IN WHOLE OR IN PART
BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

1999 TOYOTA 4RUNNER, VALUE \$23,000

VEHICLE WAS TOTALLED. INSURANCE PAID
\$23,000 WHICH WAS USED TO PAY WORKMANS
COMPENSATION INSURANCE, GENERAL
LIABILITY INSURANCE AND BOUGHT A HAWKE
DUMP TRAILER.

2012

9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE

DATE OF PAYMENT,
NAME OF PAYER IF OTHER
THAN DEBTOR

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

Moss & Associates Attorneys, P.A.
2170 Ashley Phosphate Road
First Citizens Building, Ste 405
North Charleston, SC 29406

MAY 2013

ATTORNEYS FEES: \$319.00
FILING FEE: \$281.00

10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

PAUL NEWTON
1716 VASSAR DRIVE
Charleston, SC 29407
NONE

APRIL 2013

2008 TIDEWATER 2100 BAYMAX BOAT, SOLD
FOR \$21,000 WHICH PAID OFF BALANCE TO
FIRST FEDERAL

None



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY

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11. Closed financial accounts

None
☐

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
FIRST FEDERAL OF CHARLESTON PO BOX 40008 Charleston, SC 29423-0008	CHECKING ACCOUNT# (3561), (\$0.00)	(\$0.00), JULY 2012
FIRST FEDERAL OF CHARLESTON PO BOX 40008 Charleston, SC 29423-0008	SAVINGS ACCOUNT# (2600), BALANCE (\$0.00)	(\$0.00), JULY 2012

12. Safe deposit boxes

None
☐

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None
☐

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None
☐

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None
☐

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None
☐

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

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NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
DABNEY AND SONS LANDSCAPING, LLC	6280	1844 CHELWOOD CIRCLE Charleston, SC 29407	BUSINESS IS A LIMITED LIABILITY COMPANY OPERATING AS A COMMERCIAL AND RESIDENTIAL LANDSCAPING BUSINESS. THE BUSINESS WAS STARTED IN 2004 AND IS STILL IN OPERATIONS. THE BUSINESS HAS ACCOUNTS RECEIVABLE AS LISTED IN SCHEDULE B BUT DOES HAVE 1099 EMPLOYEES. THE BUSINESS DOES NOT HAVE INVENTORY BUT DOES HAVE TOOLS OF THE TRADE AS LISTED IN SCHEDULE B.	2004 TO PRESENT

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
H&R BLOCK
1801 TROLLEY ROAD, STE 201
Summerville, SC 29485

DATES SERVICES RENDERED
2004 TO PRESENT

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

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NAME
FRANK DABNEY

ADDRESS
1844 CHELWOOD CIRCLE
Charleston, SC 29407

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

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24. Tax Consolidation Group.

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 26, 2013

Signature /s/ Frank Scott Dabney
Frank Scott Dabney
Debtor

Date August 26, 2013

Signature /s/ Kathryn Harrelle Dabney
Kathryn Harrelle Dabney
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571